

### **Affordable Care Act (ACA)**

**Q. Can my retiree health reimbursement account (501 account) be used to reimburse me for the cost of insurance premiums for coverage provided on the ACA exchange (the “Marketplace”)?**

A. Yes, however, no retiree who enrolls in coverage provided through the Marketplace is eligible for a premium tax credit under Section 36B of the Internal Revenue Service Code with respect to that coverage. This is because the coverage provided under the retiree health reimbursement plan is “minimum essential coverage” provided by an employer or former employer which will need to be disclosed when you apply for coverage through the Marketplace.